

## 2007 California Property and Casualty Market Share Report

Line of Business: Total Line [34]

Sorted by: Group Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
1	212	ZURICH INS GRP	5,859,114,561	10.3359%	10.3359%	3,435,031,327	59.62%
2	176	STATE FARM GRP	4,681,118,507	8.2578%	18.5937%	2,830,970,214	59.03%
3	12	AMERICAN INTL GRP	3,684,598,616	6.4999%	25.0936%	2,347,904,973	62.94%
4	8	ALLSTATE INS GRP	2,998,081,826	5.2888%	30.3824%	1,623,300,202	53.77%
5	35076	State Compensation Ins Fund	2,387,691,628	4.2120%	34.5944%	1,625,450,839	68.02%
6	660	MERCURY GEN GRP	2,316,508,404	4.0865%	38.6809%	1,275,163,113	55.13%
7	1278	CALIFORNIA STATE AUTO GRP	2,128,435,271	3.7547%	42.4356%	1,098,519,534	51.44%
8	1318	Auto Club Enterprises Ins Grp	2,098,964,306	3.7027%	46.1383%	1,343,468,507	62.89%
9	3548	Travelers Grp	1,966,539,374	3.4691%	49.6074%	841,871,181	43.89%
10	111	LIBERTY MUT GRP	1,826,164,823	3.2215%	52.8289%	1,052,006,439	59.35%
11	31	BERKSHIRE HATHAWAY GRP	1,552,238,995	2.7383%	55.5672%	824,633,592	52.95%
12	140	NATIONWIDE CORP GRP	1,476,742,170	2.6051%	58.1722%	834,242,699	59.47%
13	91	HARTFORD FIRE & CAS GRP	1,317,160,409	2.3236%	60.4958%	646,335,243	48.10%
14	155	PROGRESSIVE GRP	1,131,261,977	1.9956%	62.4914%	695,105,315	60.92%
15	761	ALLIANZ INS GRP	1,084,379,010	1.9129%	64.4043%	583,703,421	53.00%
16	163	SAFECO INS GRP	1,039,386,101	1.8335%	66.2379%	494,961,069	47.68%
17	38	CHUBB & SON INC GRP	1,035,101,752	1.8260%	68.0639%	345,127,444	32.54%
18	200	UNITED SERV AUTOMOBILE ASSN GRP	1,007,727,234	1.7777%	69.8416%	730,186,388	72.55%
19	218	CNA INS GRP	831,354,853	1.4666%	71.3081%	444,748,933	56.57%
20	626	Ace Ltd Grp	698,286,297	1.2318%	72.5399%	230,126,734	33.54%
21	1330	Balboa Ins Grp	641,372,370	1.1314%	73.6714%	211,487,193	39.64%
22	84	American Financial Grp	547,168,485	0.9652%	74.6366%	232,772,481	40.46%
23	3495	Infinity Prop & Cas Ins Grp	540,823,115	0.9540%	75.5907%	257,239,979	48.36%
24	10779	CALIFORNIA EARTHQUAKE AUTHORIT	498,476,831	0.8793%	76.4700%	11,879	0.00%
25	796	QBE INS GRP	483,012,996	0.8521%	77.3221%	235,407,744	48.13%
Sub Total - Top 25:			43,831,709,911	77.3221%	77.3221%	24,239,776,443	55.45%
26	336	ZENITH NATL INS GRP	394,316,578	0.6956%	78.0177%	147,491,233	36.02%
27	65	FM GLOBAL GRP	388,221,325	0.6848%	78.7025%	130,508,623	35.51%
28	19	Assurant Inc Grp	355,690,496	0.6275%	79.3300%	107,135,478	33.75%
29	1129	WHITE MOUNTAINS GRP	341,679,724	0.6027%	79.9327%	224,214,803	70.09%
30	1285	XL AMER GRP	340,471,151	0.6006%	80.5333%	242,460,005	72.43%
31	215	UNITRIN GRP	320,644,774	0.5656%	81.0990%	171,865,772	53.84%
32	922	ICW GRP	309,438,698	0.5459%	81.6449%	134,434,623	42.34%
33	150	OLD REPUBLIC GRP	294,147,363	0.5189%	82.1637%	229,696,753	91.99%
34	1179	WAWANESA INS GRP	282,554,727	0.4984%	82.6622%	231,025,631	81.79%
35	1120	EVEREST REINS HOLDINGS GRP	266,273,735	0.4697%	83.1319%	109,578,226	42.55%
36	3786	Endurance Grp	262,432,270	0.4629%	83.5949%	124,239,299	59.44%
37	802	Capital Ins Grp	262,006,054	0.4622%	84.0571%	121,639,660	46.31%
38	1279	Arch Ins Grp	257,094,376	0.4535%	84.5106%	101,391,075	39.73%
39	1326	KINGSWAY GRP	254,668,576	0.4493%	84.9598%	192,208,561	75.37%
40	98	WR Berkley Corp GRP	248,880,458	0.4390%	85.3989%	93,056,017	37.01%
41	3363	Employers Ins Grp	248,211,226	0.4379%	85.8367%	45,708,570	18.00%
42	158	FAIRFAX FIN GRP	246,432,413	0.4347%	86.2715%	132,427,097	48.12%
43	169	SENTRY INS GRP	238,058,494	0.4200%	86.6914%	102,978,222	42.48%
44	501	Alleghany Grp	236,213,009	0.4167%	87.1081%	116,290,826	47.71%
45	677	Philadelphia Consolidated Holding Grp	216,456,053	0.3818%	87.4900%	74,127,821	36.30%
46	79	GMAC INS HOLDING GRP	183,063,706	0.3229%	87.8129%	112,976,050	61.14%
47	1282	MEDICAL HOLDINGS GRP	172,895,826	0.3050%	88.1179%	48,586,220	28.39%
48	33	CALIFORNIA CAS MGMT GRP	166,685,185	0.2940%	88.4119%	88,834,586	51.76%
49	831	DOCTORS CO GRP	165,766,062	0.2924%	88.7044%	51,277,437	30.05%

Source: NAIC Database

Licensed Companies Only

## 2007 California Property and Casualty Market Share Report

Line of Business: Total Line [34]

Sorted by: Group Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
50	3098	Millea Holdings Inc GRP	159,907,935	0.2821%	88.9865%	54,187,614	33.53%
51	4	Ameriprise Fin Grp	153,078,271	0.2700%	89.2565%	72,119,938	70.22%
52	26905	Century Natl Ins Co	150,065,042	0.2647%	89.5212%	63,577,607	39.36%
53	984	HCC INS HOLDINGS GRP	136,198,231	0.2403%	89.7615%	-43,594,372	-32.86%
54	93	STATE NATL GRP	133,489,233	0.2355%	89.9970%	61,271,278	48.56%
55	1248	AMBAC ASSUR CORP GRP	128,568,992	0.2268%	90.2238%	13,638,844	15.46%
56	1125	SCPIE Grp	127,005,243	0.2240%	90.4478%	35,844,589	27.72%
57	4381	Lightyear Delos Grp	123,686,198	0.2182%	90.6660%	38,174,073	44.88%
58	3829	GeoVera Holdings Inc Grp	115,308,898	0.2034%	90.8694%	2,030,321	1.78%
59	572	BCBS OF MI GRP	112,265,528	0.1980%	91.0675%	44,071,524	39.11%
60	105	MGIC GRP	109,063,088	0.1924%	91.2599%	53,192,278	50.09%
61	27502	Western General Ins Co	108,624,737	0.1916%	91.4515%	57,541,643	59.36%
62	766	Radian Grp	107,687,909	0.1900%	91.6414%	141,298,347	165.16%
63	42269	Majestic Ins Co	106,152,841	0.1873%	91.8287%	53,076,128	49.10%
64	15563	SeaBright Ins Co	105,900,222	0.1868%	92.0155%	32,053,623	31.28%
65	1135	PMI GRP	105,480,909	0.1861%	92.2016%	143,688,191	259.85%
66	161	TOPA EQUITIES LTD GRP	104,925,332	0.1851%	92.3867%	42,895,929	40.78%
67	9	JPMorgan Chase & Co Grp	103,840,756	0.1832%	92.5699%	35,352,329	35.15%
68	2898	Western Serv Contract Grp	101,373,846	0.1788%	92.7487%	36,361,868	36.09%
69	510	NAVIGATORS GRP	101,108,002	0.1784%	92.9271%	47,664,144	60.78%
70	70	FIRST AMER TITLE GRP	100,612,708	0.1775%	93.1046%	57,623,982	54.64%
71	1114	MERCER INS GRP	100,201,915	0.1768%	93.2813%	41,450,405	44.50%
72	323	CIVIL SERV EMPLOYEE GRP	93,910,344	0.1657%	93.4470%	48,749,538	50.24%
73	225	IAT Reins Co Grp	92,617,979	0.1634%	93.6104%	58,454,241	61.68%
74	27928	Amex Assur Co	90,946,923	0.1604%	93.7708%	65,162,638	46.81%
75	241	METROPOLITAN GRP	83,243,378	0.1468%	93.9176%	49,599,218	59.31%
76	11711	Access Ins Co	83,104,909	0.1466%	94.0643%	48,654,315	71.44%
77	3416	AXIS Capital Grp	82,207,099	0.1450%	94.2093%	29,581,553	37.76%
78	303	GUIDEONE INS GRP	81,442,264	0.1437%	94.3529%	32,182,871	36.97%
79	28	AMICA MUT GRP	81,413,615	0.1436%	94.4966%	37,719,969	46.76%
80	181	SWISS RE GRP	80,566,934	0.1421%	94.6387%	241,543,947	271.63%
81	127	AMERICAN MODERN INS GRP	80,421,709	0.1419%	94.7806%	35,556,157	48.51%
82	7	FEDERATED MUT GRP	79,606,582	0.1404%	94.9210%	21,870,173	27.19%
83	670	FIDELITY NATL FIN GRP	79,320,525	0.1399%	95.0609%	36,646,207	44.31%
84	2978	Mitsui Sumitomo Ins Grp	75,289,223	0.1328%	95.1937%	24,643,472	30.95%
85	528	MBIA GRP	72,399,172	0.1277%	95.3214%	0	0.00%
86	3638	PGC Holding Corp Grp	70,210,552	0.1239%	95.4453%	39,881,361	57.67%
87	767	Pennsylvania Manufacturers Grp	67,327,716	0.1188%	95.5641%	30,634,158	58.57%
88	194	Financial Security Assur Holdings Grp	61,399,264	0.1083%	95.6724%	-893	0.00%
89	785	MARKEL CORP GRP	59,953,768	0.1058%	95.7781%	33,077,329	54.30%
90	421	COLLATERAL HOLDINGS GRP	59,513,336	0.1050%	95.8831%	71,768,479	121.30%
91	748	Meadowbrook Ins Grp	59,417,189	0.1048%	95.9879%	37,236,914	62.49%
92	40134	SUA Ins Co	53,886,486	0.0951%	96.0830%	18,295,365	34.14%
93	816	COMMERCE INC GRP	53,428,274	0.0943%	96.1773%	31,245,130	59.18%
94	306	CUNA MUT GRP	52,695,927	0.0930%	96.2702%	41,796,761	77.61%
95	4256	Anchor Ins Holdings Grp	52,418,057	0.0925%	96.3627%	27,834,215	53.12%
96	37621	Toyota Motor Ins Co	49,692,168	0.0877%	96.4503%	15,825,669	60.69%
97	471	Wells Fargo Grp	49,382,833	0.0871%	96.5375%	-3,032,310	-6.21%
98	25240	NAU Country Ins Co	49,183,968	0.0868%	96.6242%	18,723,973	37.67%
99	10920	Alliance United Ins Co	48,459,267	0.0855%	96.7097%	26,891,307	60.33%
100	300	HORACE MANN GRP	48,298,539	0.0852%	96.7949%	32,890,811	68.28%
101	18767	Church Mut Ins Co	48,152,705	0.0849%	96.8799%	26,940,961	55.84%
102	4254	The Warranty Grp	48,133,899	0.0849%	96.9648%	-5,673,232	-4.17%

Source: NAIC Database

Licensed Companies Only

## 2007 California Property and Casualty Market Share Report

Line of Business: Total Line [34]

Sorted by: Group Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
103	36706	Lawyers Mut Ins Co	47,523,380	0.0838%	97.0486%	15,826,681	31.62%
104	4011	Genworth Fin Grp	46,413,041	0.0819%	97.1305%	30,219,763	67.61%
105	14010	Crusader Ins Co	44,970,399	0.0793%	97.2098%	21,297,110	43.77%
106	12878	Sterling Cas Ins Co	43,563,682	0.0768%	97.2867%	19,714,365	54.91%
107	361	MUNICH AMER HOLDING GRP	43,543,293	0.0768%	97.3635%	21,609,945	45.38%
108	800	WESTERN MUT INS GRP	43,284,540	0.0764%	97.4398%	15,650,328	34.86%
109	408	AMERICAN NATL FIN GRP	42,673,514	0.0753%	97.5151%	32,585,359	67.19%
110	608	MEDICAL INS EXCH OF CA GRP	38,722,900	0.0683%	97.5834%	6,432,311	17.77%
111	2538	Amtrust Grp	38,211,929	0.0674%	97.6508%	3,269,855	22.33%
112	3596	Affirmative Ins Grp	37,668,318	0.0664%	97.7173%	22,674,598	59.02%
113	273	WORKMENS GRP	36,444,812	0.0643%	97.7816%	17,887,255	53.62%
114	40975	Dentists Ins Co	35,904,437	0.0633%	97.8449%	12,104,965	34.48%
115	36340	Camico Mut Ins Co	35,097,825	0.0619%	97.9068%	11,033,333	32.89%
116	257	SAFEWAY INS GRP	34,659,303	0.0611%	97.9680%	18,217,223	58.07%
117	645	OREGON MUT GRP	32,425,641	0.0572%	98.0252%	12,913,487	40.56%
118	3219	Sompo Japan Ins Grp	32,145,571	0.0567%	98.0819%	-10,073,133	-30.18%
119	39861	Golden Bear Ins Co	31,243,146	0.0551%	98.1370%	14,882,303	43.70%
120	74	DELPHI FIN GRP	31,177,796	0.0550%	98.1920%	13,341,017	42.12%
121	38733	Alaska Natl Ins Co	30,814,607	0.0544%	98.2463%	17,884,442	49.22%
122	10520	Care W Ins Co	30,244,512	0.0534%	98.2997%	13,124,277	47.73%
123	83	GRANGE INS GRP	27,339,188	0.0482%	98.3479%	14,704,635	50.52%
124	783	RLI INS GRP	26,296,677	0.0464%	98.3943%	5,902,890	20.80%
125	57	ELECTRIC INS GRP	25,142,997	0.0444%	98.4387%	24,583,135	97.53%
126	457	ARGONAUT GRP	24,746,369	0.0437%	98.4823%	10,290,771	41.71%
127	26077	Lancer Ins Co	23,975,520	0.0423%	98.5246%	13,185,246	57.93%
128	11592	International Fidelity Ins Co	23,603,112	0.0416%	98.5663%	172,594	0.75%
129	36790	Springfield Ins Co Inc	23,418,094	0.0413%	98.6076%	14,354,021	61.79%
130	256	New York MARINE & GEN GRP	23,274,248	0.0411%	98.6486%	2,495,784	11.49%
131	75	Insco Ins Services Grp	21,856,877	0.0386%	98.6872%	3,409,931	13.49%
132	1281	BANKAMERICA CORP GRP	21,472,828	0.0379%	98.7251%	2,719,383	8.73%
133	853	PUBLIC SERV GRP	19,989,770	0.0353%	98.7603%	9,732,500	46.48%
134	62	EMC INS CO GRP	19,217,837	0.0339%	98.7942%	8,516,388	45.13%
135	468	Aegon US Holding Grp	18,955,193	0.0334%	98.8277%	9,828,820	50.89%
136	3702	Loya Grp	18,501,481	0.0326%	98.8603%	8,510,012	49.89%
137	32107	Sutter Ins Co	17,958,208	0.0317%	98.8920%	9,089,526	44.16%
138	37540	Beazley Ins Co Inc	16,202,863	0.0286%	98.9206%	5,153,086	49.34%
139	42757	Agri Gen Ins Co	16,202,154	0.0286%	98.9491%	5,078,096	31.31%
140	291	MOTORISTS MUT	16,095,811	0.0284%	98.9775%	7,624,513	49.30%
141	458	PROTECTIVE LIFE INS GRP	16,035,937	0.0283%	99.0058%	11,785,070	94.77%
142	21172	Vanliner Ins Co	15,491,457	0.0273%	99.0332%	6,625,350	42.44%
143	4051	Ocean Harbor Grp	15,349,178	0.0271%	99.0602%	14,121,613	83.68%
144	37206	Contractors Bonding & Ins Co	14,788,504	0.0261%	99.0863%	2,719,996	17.39%
145	10080	Health Providers Ins Recip RRG	14,721,955	0.0260%	99.1123%	14,041,654	95.95%
146	14354	Jewelers Mut Ins Co	14,666,510	0.0259%	99.1382%	5,555,216	39.45%
147	23	BCS INS GRP	14,343,884	0.0253%	99.1635%	15,582,266	106.98%
148	828	GUARD INS CO GRP	13,820,984	0.0244%	99.1878%	7,528,358	55.68%
149	12793	Surety Co Of The Pacific	13,368,955	0.0236%	99.2114%	2,023,778	15.18%
150	10830	Business Alliance Ins Co	12,815,165	0.0226%	99.2340%	5,309,626	37.45%
151	27073	Nipponkoa Ins Co Ltd US Br	12,711,028	0.0224%	99.2565%	6,065,881	46.35%
152	3569	Caterpillar Grp	12,476,840	0.0220%	99.2785%	3,299,773	29.53%
153	920	UNITED NATL GRP	12,458,723	0.0220%	99.3004%	2,566,142	23.53%
154	88	The Hanover Ins Grp	11,608,056	0.0205%	99.3209%	-2,010,449	-21.15%
155	10916	Suretec Ins Co	11,571,514	0.0204%	99.3413%	1,854,078	25.05%

Source: NAIC Database

Licensed Companies Only

## 2007 California Property and Casualty Market Share Report

Line of Business: Total Line [34]

Sorted by: Group Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
156	16705	Dealers Assur Co	11,570,253	0.0204%	99.3617%	1,930,843	44.73%
157	313	AEGIS GRP	11,452,622	0.0202%	99.3820%	6,998,773	58.31%
158	697	VAN ENT GRP	10,402,404	0.0184%	99.4003%	4,127,629	39.91%
159	3479	Merchants Bonding Co Grp	10,122,918	0.0179%	99.4182%	892,970	9.20%
160	689	BANKERS INS GRP	10,116,633	0.0178%	99.4360%	3,285,994	29.18%
161	4257	AIX Grp	9,743,930	0.0172%	99.4532%	1,970,995	63.71%
162	13285	Allegheny Cas Co	9,076,226	0.0160%	99.4692%	0	0.00%
163	349	FLORISTS MUT GRP	9,073,418	0.0160%	99.4852%	3,875,140	43.17%
164	930	DHC GRP	9,051,148	0.0160%	99.5012%	6,248,100	68.79%
165	10499	DaimlerChrysler Ins Co	9,045,275	0.0160%	99.5171%	1,612,240	18.10%
166	27081	Bond Safeguard Ins Co	8,710,531	0.0154%	99.5325%	-94,543	-1.23%
167	39527	Heritage Ind Co	8,378,859	0.0148%	99.5473%	5,666,395	64.15%
168	18	AMERICAN ROAD GRP	8,328,129	0.0147%	99.5620%	2,174,886	26.11%
169	1331	Glencoe US Holdings Grp	8,194,960	0.0145%	99.5764%	1,090,488	10.85%
170	517	HANNOVER GRP	8,123,724	0.0143%	99.5908%	-45,352,868	-74.28%
171	781	UNION LABOR GRP	8,119,999	0.0143%	99.6051%	588,771	8.05%
172	29530	AXA Art Ins Corp	7,827,159	0.0138%	99.6189%	2,158,421	32.63%
173	2638	NCMIC Grp	7,811,657	0.0138%	99.6327%	281,469	3.53%
174	1218	PENN AMER GRP	7,398,931	0.0131%	99.6457%	2,355,327	29.73%
175	10008	Western Ins Co	7,358,090	0.0130%	99.6587%	941,887	12.16%
176	34738	Arag Ins Co	7,205,472	0.0127%	99.6714%	4,068,145	56.46%
177	281	JM FAMILY GRP	7,014,219	0.0124%	99.6838%	672,451	49.00%
178	37800	Lg Ins Co Ltd Us Br	6,870,518	0.0121%	99.6959%	498,086	7.64%
179	15768	Merced Mut Ins Co	6,860,480	0.0121%	99.7080%	1,723,288	24.01%
180	3239	Allied World Assur Holding Grp	6,680,972	0.0118%	99.7198%	2,438,063	51.84%
181	31887	Coface N Amer Ins Co	6,655,112	0.0117%	99.7315%	4,614,632	69.91%
182	867	PROTECTIVE INS GRP	6,420,241	0.0113%	99.7429%	2,648,459	38.96%
183	41459	Armed Forces Ins Exch	6,224,729	0.0110%	99.7538%	6,809,007	109.98%
184	1113	MEDMARK INS GRP	5,562,935	0.0098%	99.7637%	6,798,912	118.34%
185	228	WESTFIELD Grp	5,421,996	0.0096%	99.7732%	4,086,358	116.65%
186	23108	Lumbermens Underwriting Alliance	5,237,842	0.0092%	99.7825%	-2,736,227	-44.21%
187	18538	Bancinsure Inc	5,102,266	0.0090%	99.7915%	1,212,741	21.29%
188	12638	Homesure Protection of CA Inc	5,018,338	0.0089%	99.8003%	1,316,420	28.24%
189	27480	California Mut Ins Co	4,829,225	0.0085%	99.8088%	2,186,325	44.49%
190	41394	Benchmark Ins Co	4,711,805	0.0083%	99.8171%	1,457,379	42.00%
191	1234	RESPONSE INS GRP	4,615,974	0.0081%	99.8253%	2,951,746	65.09%
192	479	IFG CO GRP	4,425,704	0.0078%	99.8331%	5,525,844	119.85%
193	26565	Ohio Ind Co	4,258,514	0.0075%	99.8406%	768,253	17.85%
194	41	CITIGROUP GRP	4,157,876	0.0073%	99.8479%	144,659	8.26%
195	248	UNITED FIRE & CAS GRP	4,128,349	0.0073%	99.8552%	-1,000	-0.01%
196	3504	PICA Grp	3,992,041	0.0070%	99.8623%	1,167,539	44.98%
197	25771	CIFG Assur N Amer Inc	3,800,088	0.0067%	99.8690%	0	0.00%
198	10048	Hyundai Marine & Fire Ins Co Ltd	3,704,477	0.0065%	99.8755%	626,072	17.01%
199	3703	Tower Grp	3,691,169	0.0065%	99.8820%	104,871	49.56%
200	40150	MGA Ins Co Inc	3,676,788	0.0065%	99.8885%	3,415,701	58.06%
201	968	AXA INS GRP	3,569,423	0.0063%	99.8948%	859,869	24.60%
202	1321	American Farmers & Ranchers Grp	3,479,668	0.0061%	99.9009%	2,319,066	64.11%
203	36650	Guarantee Co Of N Amer USA	3,161,074	0.0056%	99.9065%	-102,086	-3.44%
204	1346	AMERICAN SAFETY HOLDING GRP	3,093,892	0.0055%	99.9120%	3,303,339	65.34%
205	37940	Lexington Natl Ins Corp	2,869,600	0.0051%	99.9170%	71,777	2.49%
206	1141	NORTH POINTE GRP	2,836,555	0.0050%	99.9220%	202,593	26.15%
207	31380	American Surety Co	2,817,372	0.0050%	99.9270%	34,381	1.23%
208	11835	Paris Re Amer Ins Co	2,598,289	0.0046%	99.9316%	1,232,898	42.35%

Source: NAIC Database

Licensed Companies Only

## 2007 California Property and Casualty Market Share Report

Line of Business: Total Line [34]

Sorted by: Group Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
209	26379	Accredited Surety & Cas Co Inc	2,577,390	0.0045%	99.9361%	130,059	4.84%
210	244	CINCINNATI FIN GRP	2,573,178	0.0045%	99.9407%	2,914,152	112.36%
211	866	WESTERN WORLD GRP	2,484,601	0.0044%	99.9451%	1,497,601	53.36%
212	36234	Preferred Professional Ins Co	2,086,548	0.0037%	99.9487%	3,454,844	170.64%
213	574	AMERCO CORP GRP	2,061,199	0.0036%	99.9524%	-2,822,416	-136.91%
214	40517	Advantage Workers Comp Ins Co	1,795,564	0.0032%	99.9555%	752,386	57.47%
215	10815	Verlan Fire Ins Co MD	1,704,363	0.0030%	99.9586%	675,842	37.46%
216	3592	ProAlliance Grp	1,590,037	0.0028%	99.9614%	267,051	16.04%
217	246	INDIANA LUMBERMENS GRP	1,504,382	0.0027%	99.9640%	39,662	2.71%
218	3489	Delek Grp	1,431,799	0.0025%	99.9665%	225,636	36.51%
219	108	LUMBERMENS MUT CAS GRP	1,408,937	0.0025%	99.9690%	12,275,977	577.65%
220	253	HARLEYSVILLE GRP	1,162,122	0.0021%	99.9711%	-197,594	-35.58%
221	24	ATLANTIC CO GRP	1,138,297	0.0020%	99.9731%	12,250,025	1030.47%
222	242	SELECTIVE INS GRP	1,111,385	0.0020%	99.9750%	9,349	0.90%
223	3678	American Independent Ins Grp	971,373	0.0017%	99.9768%	1,129,761	35.69%
224	22896	Aca Fin Guar Corp	957,905	0.0017%	99.9784%	0	0.00%
225	1169	GENERALI GRP	860,635	0.0015%	99.9800%	-53,657	-6.27%
226	10783	Cornerstone Natl Ins Co	844,504	0.0015%	99.9815%	326,045	65.49%
227	10232	American Assoc Of Othodontists RRG	816,774	0.0014%	99.9829%	-36,042	-4.63%
228	201	UTICA GRP	795,174	0.0014%	99.9843%	-392,541	-32.23%
229	22950	Acstar Ins Co	745,847	0.0013%	99.9856%	-210,604	-22.37%
230	10758	Colonial Surety Co	666,635	0.0012%	99.9868%	38,207	6.81%
231	1	AETNA GRP	641,786	0.0011%	99.9879%	2,609,113	406.54%
232	124	AMERISURE CO GRP	630,398	0.0011%	99.9890%	187,036	27.55%
233	350	General Electric Grp	624,287	0.0011%	99.9901%	429,060	68.73%
234	34711	Computer Ins Co	569,588	0.0010%	99.9911%	-1,795	-0.31%
235	3496	Quanta US Holdings Grp	556,210	0.0010%	99.9921%	-1,248,085	-64.50%
236	12297	Petroleum Cas Co	537,761	0.0009%	99.9931%	273,190	50.80%
237	30082	CPA Ins Co	485,349	0.0009%	99.9939%	78,633	16.20%
238	28497	Usplate Glass Ins Co	467,122	0.0008%	99.9947%	44,582	9.42%
239	10935	Western Underwriters Ins Co	430,000	0.0008%	99.9955%	0	0.00%
240	594	AMERICAN CONTRACTORS INS GRP	377,106	0.0007%	99.9962%	-108,477	-28.77%
241	3485	Rothschild Intl Grp	328,369	0.0006%	99.9968%	27,763	8.31%
242	11118	Federated Rural Electric Ins Exch	280,749	0.0005%	99.9972%	1,349,495	480.13%
243	10632	Armor Assur Co	248,627	0.0004%	99.9977%	0	0.00%
244	40550	Pacific Pioneer Ins Co	235,423	0.0004%	99.9981%	159,083	73.29%
245	23663	National Amer Ins Co	216,097	0.0004%	99.9985%	124,102	74.24%
246	19119	National Unity Ins Co	208,398	0.0004%	99.9989%	70,013	136.81%
247	10200	Hiscox Ins Co Inc	191,163	0.0003%	99.9992%	45,509	25.96%
248	961	FRONTIER INS GRP	89,765	0.0002%	99.9993%	0	0.00%
249	344	CHURCH PENSION FUND GRP	86,145	0.0002%	99.9995%	-155,003	-134.90%
250	553	Arrowpoint Capital Grp	74,577	0.0001%	99.9996%	-2,462,817	-281.10%
251	669	ZALE CORP GRP	61,558	0.0001%	99.9997%	5,902	9.59%
252	959	CENTURY SURETY GRP	58,685	0.0001%	99.9998%	-96,339	-369.62%
253	40398	American Fuji Fire & Marine Ins Co	26,502	0.0000%	99.9999%	702,308	264.35%
254	1208	GRAY INS GRP	21,210	0.0000%	99.9999%	-30,847	-133.52%
255	35009	Financial Cas & Surety Inc	13,912	0.0000%	100.0000%	1,166	8.38%
256	14508	Michigan Millers Mut Ins Co	9,463	0.0000%	100.0000%	-16,022	-169.31%
257	3382	Producers Lloyds Grp	5,594	0.0000%	100.0000%	16,800	300.32%
258	352	HSBC Grp	4,734	0.0000%	100.0000%	0	0.00%
259	24899	Alea North America Ins Co	3,486	0.0000%	100.0000%	-14,686,923	-174139.47%
260	1228	BAR PLAN GRP	2,303	0.0000%	100.0000%	0	0.00%
261	10642	Cherokee Ins Co	1,300	0.0000%	100.0000%	0	0.00%

Source: NAIC Database

Licensed Companies Only

## 2007 California Property and Casualty Market Share Report

Line of Business: Total Line [34]

Sorted by: Group Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
262	36560	Service Ins Co	728	0.0000%	100.0000%	0	0.00%
263	775	PHARMACISTS MUT GRP	360	0.0000%	100.0000%	0	0.00%
264	22250	Pathfinder Ins Co	106	0.0000%	100.0000%	38	35.85%
Sub Total - 26 Thru 264:			12,855,480,661	22.6779%	100.0000%	6,036,152,041	48.03%
Line Total:			56,687,190,572	100.0000%	100.0000%	30,275,928,484	53.80%

**ZURICH INS GRP (Group # 212)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	154,789,103	<b>2.64%</b>	150,771,451	65,482,226	43.43%	1,041,209,250	14.8663%
02.1	ALLIED LINES	90,823,994	<b>1.55%</b>	86,145,703	48,910,709	56.78%	678,128,454	13.3933%
02.3	FEDERAL FLOOD INSURANCE	25,411,997	<b>0.43%</b>	24,878,701	180,575	0.73%	153,726,393	16.5307%
04	HOMEOWNERS MULTIPLE PERIL	1,103,450,200	<b>18.83%</b>	1,122,250,759	824,772,684	73.49%	6,452,737,174	17.1005%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	554,138,360	<b>9.46%</b>	548,888,713	152,815,932	27.84%	2,653,425,508	20.8839%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	193,149,714	<b>3.30%</b>	196,389,391	60,205,784	30.66%	1,817,039,005	10.6299%
08	OCEAN MARINE	17,648,313	<b>0.30%</b>	17,948,928	14,459,999	80.56%	286,608,760	6.1576%
09	INLAND MARINE	107,830,266	<b>1.84%</b>	111,967,366	58,212,420	51.99%	1,685,312,995	6.3982%
11	MEDICAL MALPRACTICE	299,762	<b>0.01%</b>	1,207,061	-5,245,893	-434.60%	639,563,252	0.0469%
12	EARTHQUAKE	26,362,240	<b>0.45%</b>	25,832,972	-55,966,294	-216.65%	1,117,297,971	2.3595%
13	GROUP A AND H	5,350,456	<b>0.09%</b>	5,423,808	-442,472	-8.16%	198,284,538	2.6984%
16	WORKERS' COMPENSATION	624,843,174	<b>10.66%</b>	541,842,496	399,263,550	73.69%	8,980,918,860	6.9575%
17	OTHER LIABILITY	339,560,741	<b>5.80%</b>	326,696,381	429,705,504	131.53%	4,500,895,679	7.5443%
18	PRODUCTS LIABILITY	26,079,187	<b>0.45%</b>	35,418,776	12,991,886	36.68%	219,351,602	11.8892%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	185,962	<b>0.00%</b>	196,518	202,453	103.02%	37,649	493.9361%
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,275,817,626	<b>21.77%</b>	1,256,683,864	762,107,495	60.64%	11,293,910,791	11.2965%
19.3	COMMERCIAL AUTO NO-FAULT	-153	<b>0.00%</b>	-106	157,476	-148562.26%	149,439	-0.1024%
19.4	COMMERCIAL AUTO LIABILITY	238,188,645	<b>4.07%</b>	233,597,534	94,189,238	40.32%	2,223,984,410	10.7100%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	929,093,018	<b>15.86%</b>	928,550,631	527,732,094	56.83%	9,009,027,362	10.3129%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	57,450,921	<b>0.98%</b>	56,425,192	28,140,173	49.87%	757,172,195	7.5876%
22	AIRCRAFT	2,995,834	<b>0.05%</b>	6,143,178	1,200,966	19.55%	218,270,377	1.3725%
23	FIDELITY	13,124,419	<b>0.22%</b>	13,166,531	1,259,868	9.57%	126,965,675	10.3370%
24	SURETY	57,262,944	<b>0.98%</b>	55,268,465	12,119,702	21.93%	736,401,287	7.7761%
26	BURGLARY & THEFT	2,005,909	<b>0.03%</b>	2,212,765	926,352	41.86%	16,380,343	12.2458%
27	BOILER & MACHINERY	13,251,927	<b>0.23%</b>	13,804,008	1,703,385	12.34%	102,559,237	12.9212%
28	CREDIT	0	<b>0.00%</b>	0	-82,117		109,044,645	
33	AGGREGATE WRITE-INS FOR OTHER LINES	0	<b>0.00%</b>	0	27,632		288,869,622	
34	GRAND TOTAL-ALL LINES:	5,859,114,561	<b>100.00%</b>	5,761,711,087	3,435,031,327	59.62%	56,674,480,900	10.3382%

**STATE FARM GRP (Group # 176)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	9,230,883	0.20%	8,834,028	3,936,038	44.56%	1,041,209,250	0.8866%
02.1	ALLIED LINES	2,431,733	0.05%	2,418,998	544,076	22.49%	678,128,454	0.3586%
02.2	MULTIPLE PERIL CROP	1,064,863	0.02%	974,526	477,546	49.00%	190,177,251	0.5599%
02.3	FEDERAL FLOOD INSURANCE	22,837,301	0.49%	22,367,868	-157,837	-0.71%	153,726,393	14.8558%
03	FARMOWNERS MULTIPLE PERIL	12,053,600	0.26%	11,905,628	4,634,985	38.93%	203,141,062	5.9336%
04	HOMEOWNERS MULTIPLE PERIL	1,310,194,201	27.99%	1,403,169,235	929,418,792	66.24%	6,452,737,174	20.3045%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	207,221,888	4.43%	201,652,968	111,165,597	55.13%	2,653,425,508	7.8096%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	144,001,651	3.08%	142,983,774	39,301,139	27.49%	1,817,039,005	7.9251%
09	INLAND MARINE	60,052,734	1.28%	58,732,586	20,835,492	35.48%	1,685,312,995	3.5633%
11	MEDICAL MALPRACTICE	597,552	0.01%	517,755	-43,345	-8.37%	639,563,252	0.0934%
12	EARTHQUAKE	60,485,579	1.29%	59,482,934	-13,927	-0.02%	1,117,297,971	5.4136%
13	GROUP A AND H	28,947,423	0.62%	28,947,423	27,401,840	94.66%	198,284,538	14.5989%
14	CREDIT A&H(GRP&IND)	435,869	0.01%	388,581	140,637	36.19%	28,635,324	1.5221%
15.3	GUARANTEED RENEWABLE A&H	36,457,009	0.78%	17,635,372	15,239,106	86.41%	85,306,120	42.7367%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	9,083,231	0.19%	9,229,031	5,199,006	56.33%	9,084,869	99.9820%
15.5	OTHER ACCIDENT ONLY	869	0.00%	987	0	0.00%	12,170,252	0.0071%
15.7	ALL OTHER ACCIDENT AND HEALTH	3,175,847	0.07%	3,221,681	1,307,243	40.58%	12,715,002	24.9772%
16	WORKERS' COMPENSATION	89,150,233	1.90%	109,833,335	45,899,118	41.79%	8,980,918,860	0.9927%
17	OTHER LIABILITY	132,910,000	2.84%	126,984,906	90,360,114	71.16%	4,500,895,679	2.9530%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	17,634		37,649	
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,338,312,225	28.59%	1,355,358,032	827,400,533	61.05%	11,293,910,791	11.8499%
19.4	COMMERCIAL AUTO LIABILITY	50,633,152	1.08%	50,886,009	28,904,802	56.80%	2,223,984,410	2.2767%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	1,144,121,367	24.44%	1,161,812,346	669,319,443	57.61%	9,009,027,362	12.6997%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	16,080,661	0.34%	16,794,351	9,628,078	57.33%	757,172,195	2.1238%
22	AIRCRAFT	0	0.00%	0	202		218,270,377	
23	FIDELITY	952,113	0.02%	950,655	116,113	12.21%	126,965,675	0.7499%
24	SURETY	686,523	0.01%	660,809	-62,208	-9.41%	736,401,287	0.0932%
34	GRAND TOTAL-ALL LINES:	4,681,118,507	100.00%	4,795,743,814	2,830,970,214	59.03%	56,674,480,900	8.2597%



**AMERICAN INTL GRP (Group # 12)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	14,258,829	0.39%	14,545,664	1,851,741	12.73%	1,041,209,250	1.3694%
02.1	ALLIED LINES	4,699,054	0.13%	3,697,628	502,580	13.59%	678,128,454	0.6929%
02.3	FEDERAL FLOOD INSURANCE	1,190,186	0.03%	1,248,331	163,906	13.13%	153,726,393	0.7742%
04	HOMEOWNERS MULTIPLE PERIL	98,263,774	2.67%	85,032,675	227,996,624	268.13%	6,452,737,174	1.5228%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	9,779,949	0.27%	11,935,041	6,498,014	54.44%	2,653,425,508	0.3686%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	13,417,844	0.36%	14,786,695	3,645,463	24.65%	1,817,039,005	0.7384%
06	MORTGAGE GUARANTY	64,222,882	1.74%	63,862,921	119,434,032	187.02%	477,990,688	13.4360%
08	OCEAN MARINE	51,919,733	1.41%	51,528,634	31,241,267	60.63%	286,608,760	18.1152%
09	INLAND MARINE	104,064,631	2.82%	86,838,157	31,288,177	36.03%	1,685,312,995	6.1748%
10	FINANCIAL GUARANTY	0	0.00%	0	0		347,387,829	
11	MEDICAL MALPRACTICE	6,206,797	0.17%	6,668,188	1,808,493	27.12%	639,563,252	0.9705%
12	EARTHQUAKE	44,440,080	1.21%	37,436,204	-1,359,217	-3.63%	1,117,297,971	3.9775%
13	GROUP A AND H	21,537,522	0.58%	20,856,689	14,342,414	68.77%	198,284,538	10.8619%
15.1	COLLECTIVELY RENEWABLE A&H	36	0.00%	417	-68	-16.31%	596,808	0.0060%
15.3	GUARANTEED RENEWABLE A&H	87,422	0.00%	87,415	9,478	10.84%	85,306,120	0.1025%
15.5	OTHER ACCIDENT ONLY	120,285	0.00%	117,678	1,875	1.59%	12,170,252	0.9884%
16	WORKERS' COMPENSATION	725,883,847	19.70%	794,794,755	405,329,760	51.00%	8,980,918,860	8.0825%
17	OTHER LIABILITY	757,603,801	20.56%	763,921,798	525,359,831	68.77%	4,500,895,679	16.8323%
18	PRODUCTS LIABILITY	16,394,410	0.44%	13,836,092	14,593,628	105.48%	219,351,602	7.4740%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	208	-3,503	-1684.13%	37,649	
19.2	PRIVATE PASSENGER AUTO LIABILITY	814,289,062	22.10%	820,463,081	480,871,148	58.61%	11,293,910,791	7.2100%
19.3	COMMERCIAL AUTO NO-FAULT	666	0.00%	634	-4,584	-723.03%	149,439	0.4457%
19.4	COMMERCIAL AUTO LIABILITY	167,296,117	4.54%	165,419,776	73,174,609	44.24%	2,223,984,410	7.5224%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	649,088,956	17.62%	647,526,835	364,586,697	56.30%	9,009,027,362	7.2049%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	12,079,496	0.33%	13,282,345	9,440,894	71.08%	757,172,195	1.5953%
22	AIRCRAFT	50,091,430	1.36%	53,311,500	22,622,068	42.43%	218,270,377	22.9493%
23	FIDELITY	25,508,222	0.69%	26,867,093	18,313,649	68.16%	126,965,675	20.0906%
24	SURETY	12,701,885	0.34%	16,667,673	909,733	5.46%	736,401,287	1.7249%
26	BURGLARY & THEFT	1,253,332	0.03%	1,348,443	755	0.06%	16,380,343	7.6514%
27	BOILER & MACHINERY	14,307,052	0.39%	13,998,835	-472,299	-3.37%	102,559,237	13.9500%
28	CREDIT	173,498	0.00%	151,166	264,281	174.83%	109,044,645	0.1591%
33	AGGREGATE WRITE-INS FOR OTHER LINES	3,466,953	0.09%	3,425,151	275,102	8.03%	288,869,622	1.2002%
34	GRAND TOTAL-ALL LINES:	3,684,347,749	100.00%	3,733,657,727	2,352,686,546	63.01%	56,674,480,900	6.5009%

**ALLSTATE INS GRP (Group # 8)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	4,249,947	0.14%	4,196,661	937,787	22.35%	1,041,209,250	0.4082%
02.1	ALLIED LINES	367,525	0.01%	209,169	-996,354	-476.34%	678,128,454	0.0542%
02.3	FEDERAL FLOOD INSURANCE	16,651,625	0.56%	16,326,240	126,656	0.78%	153,726,393	10.8320%
04	HOMEOWNERS MULTIPLE PERIL	863,739,008	28.81%	884,243,130	561,750,178	63.53%	6,452,737,174	13.3856%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	115,087,110	3.84%	116,928,230	50,420,234	43.12%	2,653,425,508	4.3373%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	42,622,691	1.42%	43,139,606	6,789,764	15.74%	1,817,039,005	2.3457%
09	INLAND MARINE	24,207,241	0.81%	24,743,114	9,081,512	36.70%	1,685,312,995	1.4364%
12	EARTHQUAKE	-8,753	0.00%	443,670	-2,533,268	-570.98%	1,117,297,971	-0.0008%
14	CREDIT A&H(GRP&IND)	0	0.00%	-1,419	-4,760	335.45%	28,635,324	
16	WORKERS' COMPENSATION	0	0.00%	0	-3,142,640		8,980,918,860	
17	OTHER LIABILITY	17,504,966	0.58%	15,506,764	4,218,528	27.20%	4,500,895,679	0.3889%
18	PRODUCTS LIABILITY	175,804	0.01%	175,945	-13,230,113	-7519.46%	219,351,602	0.0801%
19.2	PRIVATE PASSENGER AUTO LIABILITY	981,858,663	32.75%	983,690,845	540,415,251	54.94%	11,293,910,791	8.6937%
19.4	COMMERCIAL AUTO LIABILITY	36,926,248	1.23%	37,313,068	9,893,557	26.51%	2,223,984,410	1.6604%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	864,711,231	28.84%	863,583,935	442,013,259	51.18%	9,009,027,362	9.5983%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	17,087,024	0.57%	17,208,049	6,087,846	35.38%	757,172,195	2.2567%
23	FIDELITY	114,976	0.00%	116,228	1,605	1.38%	126,965,675	0.0906%
24	SURETY	0	0.00%	0	0		736,401,287	
26	BURGLARY & THEFT	17,854	0.00%	21,072	11,749	55.76%	16,380,343	0.1090%
27	BOILER & MACHINERY	371,735	0.01%	397,511	44,532	11.20%	102,559,237	0.3625%
28	CREDIT	12,396,931	0.41%	10,505,583	11,361,360	108.15%	109,044,645	11.3687%
33	AGGREGATE WRITE-INS FOR OTHER LINES	0	0.00%	121,256	53,519	44.14%	288,869,622	
34	GRAND TOTAL-ALL LINES:	2,998,081,826	100.00%	3,018,868,661	1,623,300,202	53.77%	56,674,480,900	5.2900%

**State Compensation Ins Fund (NAIC # 35076)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concen- tration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Share By Line
16	WORKERS' COMPENSATION	2,387,691,628	100.00%	2,389,758,052	1,625,450,839	68.02%	8,980,918,860	26.5863%
34	GRAND TOTAL-ALL LINES:	2,387,691,628	100.00%	2,389,758,052	1,625,450,839	68.02%	56,674,480,900	4.2130%

**MERCURY GEN GRP (Group # 660)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	7,218,264	0.31%	6,930,245	2,694,584	38.88%	1,041,209,250	0.6933%
02.1	ALLIED LINES	1,200,804	0.05%	1,167,892	59,098	5.06%	678,128,454	0.1771%
04	HOMEOWNERS MULTIPLE PERIL	204,286,212	8.82%	201,094,587	103,673,258	51.55%	6,452,737,174	3.1659%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	25,423,183	1.10%	24,400,954	10,904,609	44.69%	2,653,425,508	0.9581%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	7,511,580	0.32%	7,268,337	4,190,551	57.65%	1,817,039,005	0.4134%
12	EARTHQUAKE	315,606	0.01%	298,196	-1,419	-0.48%	1,117,297,971	0.0282%
17	OTHER LIABILITY	6,397,415	0.28%	6,378,773	2,753,570	43.17%	4,500,895,679	0.1421%
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,177,694,251	50.84%	1,168,259,424	561,054,399	48.02%	11,293,910,791	10.4277%
19.4	COMMERCIAL AUTO LIABILITY	60,891,454	2.63%	64,543,639	32,191,245	49.88%	2,223,984,410	2.7379%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	793,278,417	34.24%	800,446,969	541,949,134	67.71%	9,009,027,362	8.8054%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	20,641,723	0.89%	22,105,770	8,209,871	37.14%	757,172,195	2.7262%
24	SURETY	9,384	0.00%	5,984	0	0.00%	736,401,287	0.0013%
33	AGGREGATE WRITE-INS FOR OTHER LINES	11,640,111	0.50%	9,953,092	7,484,213	75.19%	288,869,622	4.0295%
34	GRAND TOTAL-ALL LINES:	2,316,508,404	100.00%	2,312,853,861	1,275,163,113	55.13%	56,674,480,900	4.0874%

**CALIFORNIA STATE AUTO GRP (Group # 1278)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	20,225,837	<b>0.95%</b>	18,013,052	14,715,157	81.69%	1,041,209,250	1.9425%
02.1	ALLIED LINES	498,227	<b>0.02%</b>	504,973	109,683	21.72%	678,128,454	0.0735%
02.3	FEDERAL FLOOD INSURANCE	7,581,718	<b>0.36%</b>	7,956,810	5,062	0.06%	153,726,393	4.9320%
04	HOMEOWNERS MULTIPLE PERIL	434,003,981	<b>20.39%</b>	427,458,083	187,997,112	43.98%	6,452,737,174	6.7259%
09	INLAND MARINE	9,077,431	<b>0.43%</b>	8,950,618	2,625,031	29.33%	1,685,312,995	0.5386%
12	EARTHQUAKE	0	<b>0.00%</b>	0	-4,334		1,117,297,971	
13	GROUP A AND H	0	<b>0.00%</b>	0	-12,500		198,284,538	
15.5	OTHER ACCIDENT ONLY	1,574,198	<b>0.07%</b>	1,643,212	539,099	32.81%	12,170,252	12.9348%
17	OTHER LIABILITY	15,607,341	<b>0.73%</b>	14,525,164	9,334,901	64.27%	4,500,895,679	0.3468%
19.2	PRIVATE PASSENGER AUTO LIABILITY	872,893,141	<b>41.01%</b>	884,620,017	467,020,478	52.79%	11,293,910,791	7.7289%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	766,973,398	<b>36.03%</b>	771,965,687	416,189,843	53.91%	9,009,027,362	8.5134%
34	GRAND TOTAL-ALL LINES:	2,128,435,271	<b>100.00%</b>	2,135,637,615	1,098,519,534	51.44%	56,674,480,900	3.7555%

**Auto Club Enterprises Ins Grp (Group # 1318)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	5,537,811	<b>0.26%</b>	4,772,460	2,275,544	47.68%	1,041,209,250	0.5319%
04	HOMEOWNERS MULTIPLE PERIL	280,637,648	<b>13.37%</b>	273,761,810	289,237,075	105.65%	6,452,737,174	4.3491%
09	INLAND MARINE	7,695,371	<b>0.37%</b>	7,659,787	2,552,757	33.33%	1,685,312,995	0.4566%
12	EARTHQUAKE	0	<b>0.00%</b>	0	0		1,117,297,971	
17	OTHER LIABILITY	11,479,380	<b>0.55%</b>	10,931,843	7,583,877	69.37%	4,500,895,679	0.2550%
19.2	PRIVATE PASSENGER AUTO LIABILITY	958,128,056	<b>45.65%</b>	978,949,968	557,687,652	56.97%	11,293,910,791	8.4836%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	835,486,040	<b>39.80%</b>	860,147,000	484,131,602	56.28%	9,009,027,362	9.2739%
34	GRAND TOTAL-ALL LINES:	2,098,964,306	<b>100.00%</b>	2,136,222,868	1,343,468,507	62.89%	56,674,480,900	3.7035%

**Travelers Grp (Group # 3548)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	64,163,709	3.26%	64,178,801	30,715,734	47.86%	1,041,209,250	6.1624%
02.1	ALLIED LINES	39,573,292	2.01%	38,441,624	6,703,677	17.44%	678,128,454	5.8357%
02.3	FEDERAL FLOOD INSURANCE	5,884,868	0.30%	5,557,682	193,656	3.48%	153,726,393	3.8281%
03	FARMOWNERS MULTIPLE PERIL	23,300,559	1.18%	21,899,374	8,511,932	38.87%	203,141,062	11.4701%
04	HOMEOWNERS MULTIPLE PERIL	143,931,941	7.32%	132,730,147	93,701,435	70.60%	6,452,737,174	2.2306%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	209,286,508	10.64%	208,567,714	73,907,282	35.44%	2,653,425,508	7.8874%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	190,998,692	9.71%	190,972,619	30,980,870	16.22%	1,817,039,005	10.5115%
08	OCEAN MARINE	27,692,437	1.41%	27,485,616	11,312,871	41.16%	286,608,760	9.6621%
09	INLAND MARINE	75,684,169	3.85%	80,018,130	25,915,606	32.39%	1,685,312,995	4.4908%
10	FINANCIAL GUARANTY	0	0.00%	76,745	0	0.00%	347,387,829	
11	MEDICAL MALPRACTICE	-71,450	0.00%	52,722	-1,283,382	-2434.24%	639,563,252	-0.0112%
12	EARTHQUAKE	14,178,818	0.72%	13,400,288	-21,396	-0.16%	1,117,297,971	1.2690%
13	GROUP A AND H	0	0.00%	0	-804,577		198,284,538	
15.2	NON-CANCELLABLE A&H	0	0.00%	-968	0	0.00%	3,191	
15.5	OTHER ACCIDENT ONLY	0	0.00%	0	-92,662		12,170,252	
15.6	MEDICRE TTLE XVIII EXMPT FRM ST TXS/FEES	0	0.00%	0	-77,356		35	
16	WORKERS' COMPENSATION	404,614,562	20.57%	388,409,880	215,264,831	55.42%	8,980,918,860	4.5053%
17	OTHER LIABILITY	316,889,539	16.11%	306,343,247	210,454,862	68.70%	4,500,895,679	7.0406%
18	PRODUCTS LIABILITY	15,224,234	0.77%	15,487,437	-4,421,873	-28.55%	219,351,602	6.9406%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	8,634		37,649	
19.2	PRIVATE PASSENGER AUTO LIABILITY	68,292,421	3.47%	64,673,071	28,680,401	44.35%	11,293,910,791	0.6047%
19.3	COMMERCIAL AUTO NO-FAULT	1	0.00%	1	-3,116	-311600.00%	149,439	0.0007%
19.4	COMMERCIAL AUTO LIABILITY	157,193,635	7.99%	158,235,495	96,812,325	61.18%	2,223,984,410	7.0681%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	40,960,064	2.08%	38,970,880	25,306,017	64.94%	9,009,027,362	0.4547%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	35,666,834	1.81%	35,813,648	10,582,955	29.55%	757,172,195	4.7105%
22	AIRCRAFT	0	0.00%	0	147,092		218,270,377	
23	FIDELITY	14,631,253	0.74%	14,905,138	3,040,028	20.40%	126,965,675	11.5238%
24	SURETY	103,962,669	5.29%	97,400,761	-24,112,675	-24.76%	736,401,287	14.1177%
26	BURGLARY & THEFT	3,074,161	0.16%	2,769,180	107,992	3.90%	16,380,343	18.7674%
27	BOILER & MACHINERY	11,406,134	0.58%	11,739,386	-304,959	-2.60%	102,559,237	11.1215%
28	CREDIT	0	0.00%	0	-565		109,044,645	
33	AGGREGATE WRITE-INS FOR OTHER LINES	0	0.00%	0	0		288,869,622	
34	GRAND TOTAL-ALL LINES:	1,966,539,053	100.00%	1,918,128,611	841,225,631	43.86%	56,674,480,900	3.4699%

**LIBERTY MUT GRP (Group # 111)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	47,357,366	2.59%	46,711,741	14,363,108	30.75%	1,041,209,250	4.5483%
02.1	ALLIED LINES	20,441,806	1.12%	19,259,751	7,379,158	38.31%	678,128,454	3.0144%
02.3	FEDERAL FLOOD INSURANCE	1,556,604	0.09%	1,537,149	36,027	2.34%	153,726,393	1.0126%
03	FARMOWNERS MULTIPLE PERIL	3,977,599	0.22%	3,833,507	2,227,620	58.11%	203,141,062	1.9580%
04	HOMEOWNERS MULTIPLE PERIL	134,873,061	7.39%	131,969,259	136,822,480	103.68%	6,452,737,174	2.0902%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	113,307,579	6.20%	110,540,715	66,940,701	60.56%	2,653,425,508	4.2702%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	124,484,662	6.82%	118,498,611	18,531,453	15.64%	1,817,039,005	6.8510%
08	OCEAN MARINE	1,988,507	0.11%	1,928,772	726,940	37.69%	286,608,760	0.6938%
09	INLAND MARINE	208,837,323	11.44%	207,605,578	134,577,937	64.82%	1,685,312,995	12.3916%
11	MEDICAL MALPRACTICE	0	0.00%	0	0		639,563,252	
12	EARTHQUAKE	17,427,322	0.95%	15,686,087	-369,206	-2.35%	1,117,297,971	1.5598%
13	GROUP A AND H	0	0.00%	0	41,031		198,284,538	
15.1	COLLECTIVELY RENEWABLE A&H	0	0.00%	0	-21,574		596,808	
15.2	NON-CANCELLABLE A&H	3,096	0.00%	3,096	213	6.88%	3,191	97.0229%
15.3	GUARANTEED RENEWABLE A&H	291	0.00%	293	14,779	5044.03%	85,306,120	0.0003%
15.7	ALL OTHER ACCIDENT AND HEALTH	0	0.00%	0	0		12,715,002	
16	WORKERS' COMPENSATION	494,969,477	27.10%	473,682,773	369,815,938	78.07%	8,980,918,860	5.5113%
17	OTHER LIABILITY	164,249,784	8.99%	164,804,304	61,743,531	37.46%	4,500,895,679	3.6493%
18	PRODUCTS LIABILITY	12,213,176	0.67%	12,022,761	6,293,797	52.35%	219,351,602	5.5679%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	50,266		37,649	
19.2	PRIVATE PASSENGER AUTO LIABILITY	136,124,113	7.45%	130,857,355	80,329,374	61.39%	11,293,910,791	1.2053%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	-615,059		149,439	
19.4	COMMERCIAL AUTO LIABILITY	140,065,285	7.67%	138,403,310	58,111,910	41.99%	2,223,984,410	6.2979%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	128,010,901	7.01%	122,958,593	69,825,431	56.79%	9,009,027,362	1.4209%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	35,157,046	1.93%	33,146,123	14,902,882	44.96%	757,172,195	4.6432%
22	AIRCRAFT	9,886,442	0.54%	9,852,939	7,072,362	71.78%	218,270,377	4.5294%
23	FIDELITY	775,364	0.04%	657,787	185,157	28.15%	126,965,675	0.6107%
24	SURETY	29,124,665	1.59%	26,971,031	3,063,785	11.36%	736,401,287	3.9550%
26	BURGLARY & THEFT	733,189	0.04%	1,026,506	-84,256	-8.21%	16,380,343	4.4760%
27	BOILER & MACHINERY	600,165	0.03%	602,444	40,650	6.75%	102,559,237	0.5852%
34	GRAND TOTAL-ALL LINES:	1,826,164,823	100.00%	1,772,560,485	1,052,006,435	59.35%	56,674,480,900	3.2222%



**BERKSHIRE HATHAWAY GRP (Group # 31)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	565,125	0.04%	525,681	52,663	10.02%	1,041,209,250	0.0543%
02.1	ALLIED LINES	1,068	0.00%	44	-1	-2.27%	678,128,454	0.0002%
04	HOMEOWNERS MULTIPLE PERIL	0	0.00%	0	-157,847		6,452,737,174	
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	0	0.00%	16,813	-35,853	-213.25%	2,653,425,508	
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	0	0.00%	0	1,288,260		1,817,039,005	
08	OCEAN MARINE	7,943,437	0.51%	6,833,116	4,593,666	67.23%	286,608,760	2.7715%
09	INLAND MARINE	343,097	0.02%	288,044	28,153	9.77%	1,685,312,995	0.0204%
11	MEDICAL MALPRACTICE	27,357,021	1.76%	27,460,288	13,482,719	49.10%	639,563,252	4.2775%
12	EARTHQUAKE	0	0.00%	0	-1		1,117,297,971	
13	GROUP A AND H	6,213,481	0.40%	6,216,828	2,844,917	45.76%	198,284,538	3.1336%
14	CREDIT A&H(GRP&IND)	2,910,581	0.19%	2,910,581	836,387	28.74%	28,635,324	10.1643%
15.1	COLLECTIVELY RENEWABLE A&H	6,990	0.00%	7,077	-75	-1.06%	596,808	1.1712%
15.7	ALL OTHER ACCIDENT AND HEALTH	1,050,559	0.07%	1,050,841	136,711	13.01%	12,715,002	8.2624%
16	WORKERS' COMPENSATION	680,276,259	43.83%	699,599,751	350,895,382	50.16%	8,980,918,860	7.5747%
17	OTHER LIABILITY	44,455,382	2.86%	43,868,625	19,381,722	44.18%	4,500,895,679	0.9877%
18	PRODUCTS LIABILITY	145,433	0.01%	172,450	-419,254	-243.12%	219,351,602	0.0663%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	66,908		37,649	
19.2	PRIVATE PASSENGER AUTO LIABILITY	409,634,763	26.39%	396,272,803	217,974,242	55.01%	11,293,910,791	3.6270%
19.4	COMMERCIAL AUTO LIABILITY	17,386,719	1.12%	18,017,677	1,936,290	10.75%	2,223,984,410	0.7818%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	314,014,676	20.23%	312,573,503	187,707,513	60.05%	9,009,027,362	3.4856%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	3,990,249	0.26%	3,923,783	1,124,547	28.66%	757,172,195	0.5270%
22	AIRCRAFT	25,821,958	1.66%	27,559,935	9,014,858	32.71%	218,270,377	11.8303%
24	SURETY	55,823	0.00%	90,213	19,521	21.64%	736,401,287	0.0076%
26	BURGLARY & THEFT	0	0.00%	0	-1,000		16,380,343	
27	BOILER & MACHINERY	0	0.00%	0	-6,000		102,559,237	
33	AGGREGATE WRITE-INS FOR OTHER LINES	10,028,961	0.65%	10,033,609	12,896,099	128.53%	288,869,622	3.4718%
34	GRAND TOTAL-ALL LINES:	1,552,201,579	100.00%	1,557,421,657	823,660,526	52.89%	56,674,480,900	2.7388%

**NATIONWIDE CORP GRP (Group # 140)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	33,882,897	<b>2.29%</b>	31,787,288	12,932,175	40.68%	1,041,209,250	3.2542%
02.1	ALLIED LINES	17,519,525	<b>1.19%</b>	16,318,204	9,320,541	57.12%	678,128,454	2.5835%
02.3	FEDERAL FLOOD INSURANCE	1,416,680	<b>0.10%</b>	1,296,616	3,209	0.25%	153,726,393	0.9216%
03	FARMOWNERS MULTIPLE PERIL	96,655,345	<b>6.55%</b>	95,769,154	96,668,181	100.94%	203,141,062	47.5804%
04	HOMEOWNERS MULTIPLE PERIL	230,502,233	<b>15.61%</b>	234,759,339	152,788,371	65.08%	6,452,737,174	3.5722%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	123,871,024	<b>8.39%</b>	120,878,328	77,588,266	64.19%	2,653,425,508	4.6683%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	129,652,201	<b>8.78%</b>	129,531,877	62,904,163	48.56%	1,817,039,005	7.1354%
08	OCEAN MARINE	805,634	<b>0.05%</b>	831,784	359,321	43.20%	286,608,760	0.2811%
09	INLAND MARINE	17,845,312	<b>1.21%</b>	17,459,115	3,998,329	22.90%	1,685,312,995	1.0589%
11	MEDICAL MALPRACTICE	80,002	<b>0.01%</b>	39,282	6,205	15.80%	639,563,252	0.0125%
12	EARTHQUAKE	18,842,289	<b>1.28%</b>	18,287,175	-124,569	-0.68%	1,117,297,971	1.6864%
13	GROUP A AND H	213,666	<b>0.01%</b>	211,327	21,825	10.33%	198,284,538	0.1078%
15.1	COLLECTIVELY RENEWABLE A&H	582,062	<b>0.04%</b>	578,819	129,210	22.32%	596,808	97.5292%
15.3	GUARANTEED RENEWABLE A&H	3,141	<b>0.00%</b>	4,159	4,341	104.38%	85,306,120	0.0037%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	199	<b>0.00%</b>	199	0	0.00%	9,084,869	0.0022%
15.5	OTHER ACCIDENT ONLY	18,467	<b>0.00%</b>	18,076	914	5.06%	12,170,252	0.1517%
15.6	MEDICRE TTLE XVIII EXMPT FRM ST TXS/FEES	35	<b>0.00%</b>	-206	0	0.00%	35	100.0000%
16	WORKERS' COMPENSATION	154,970	<b>0.01%</b>	109,105	-5,481,382	-5023.95%	8,980,918,860	0.0017%
17	OTHER LIABILITY	81,752,020	<b>5.54%</b>	81,409,738	36,198,932	44.47%	4,500,895,679	1.8164%
18	PRODUCTS LIABILITY	7,870,618	<b>0.53%</b>	6,643,128	5,342,136	80.42%	219,351,602	3.5881%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	-291,125	<b>-0.02%</b>	-291,125	318,020	-109.24%	37,649	-773.2609%
19.2	PRIVATE PASSENGER AUTO LIABILITY	286,733,537	<b>19.42%</b>	249,159,124	154,714,427	62.09%	11,293,910,791	2.5388%
19.3	COMMERCIAL AUTO NO-FAULT	0	<b>0.00%</b>	0	0		149,439	
19.4	COMMERCIAL AUTO LIABILITY	135,061,388	<b>9.15%</b>	132,331,758	74,919,266	56.61%	2,223,984,410	6.0729%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	202,106,557	<b>13.69%</b>	177,527,558	109,586,404	61.73%	9,009,027,362	2.2434%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	46,152,941	<b>3.13%</b>	45,466,492	19,071,365	41.95%	757,172,195	6.0954%
23	FIDELITY	465,917	<b>0.03%</b>	378,428	3,840	1.01%	126,965,675	0.3670%
24	SURETY	3,979,714	<b>0.27%</b>	3,857,823	-52,344	-1.36%	736,401,287	0.5404%
26	BURGLARY & THEFT	779,020	<b>0.05%</b>	684,920	158,352	23.12%	16,380,343	4.7558%
27	BOILER & MACHINERY	3,794,172	<b>0.26%</b>	3,618,946	1,055,275	29.16%	102,559,237	3.6995%
33	AGGREGATE WRITE-INS FOR OTHER LINES	36,249,792	<b>2.45%</b>	34,242,699	21,876,916	63.89%	288,869,622	12.5488%
34	GRAND TOTAL-ALL LINES:	1,476,700,234	<b>100.00%</b>	1,402,909,134	834,311,691	59.47%	56,674,480,900	2.6056%

**HARTFORD FIRE & CAS GRP (Group # 91)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	6,277,584	0.48%	12,400,357	-3,528,469	-28.45%	1,041,209,250	0.6029%
02.1	ALLIED LINES	2,307,620	0.18%	2,305,824	1,750,900	75.93%	678,128,454	0.3403%
02.2	MULTIPLE PERIL CROP	-21	0.00%	-21	-203,497	969033.33%	190,177,251	0.0000%
02.3	FEDERAL FLOOD INSURANCE	23,080,302	1.75%	22,334,031	264,782	1.19%	153,726,393	15.0139%
03	FARMOWNERS MULTIPLE PERIL	0	0.00%	0	-79,074		203,141,062	
04	HOMEOWNERS MULTIPLE PERIL	108,611,717	8.25%	108,148,824	94,111,836	87.02%	6,452,737,174	1.6832%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	246,336,286	18.70%	248,099,820	143,479,114	57.83%	2,653,425,508	9.2837%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	121,297,670	9.21%	123,929,085	56,546,850	45.63%	1,817,039,005	6.6756%
08	OCEAN MARINE	3,694,226	0.28%	3,677,715	209,226	5.69%	286,608,760	1.2889%
09	INLAND MARINE	30,925,805	2.35%	30,750,503	19,928,563	64.81%	1,685,312,995	1.8350%
11	MEDICAL MALPRACTICE	0	0.00%	0	0		639,563,252	
12	EARTHQUAKE	14,585,776	1.11%	14,389,571	-8,523	-0.06%	1,117,297,971	1.3055%
13	GROUP A AND H	1,883	0.00%	1,963	79,408	4045.24%	198,284,538	0.0009%
16	WORKERS' COMPENSATION	256,246,602	19.45%	270,611,968	97,504,468	36.03%	8,980,918,860	2.8532%
17	OTHER LIABILITY	125,172,288	9.50%	131,992,233	28,527,483	21.61%	4,500,895,679	2.7811%
18	PRODUCTS LIABILITY	21,483,545	1.63%	20,334,457	4,992,062	24.55%	219,351,602	9.7941%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	109	0.00%	81	8	9.88%	37,649	0.2895%
19.2	PRIVATE PASSENGER AUTO LIABILITY	131,851,367	10.01%	129,046,675	85,947,626	66.60%	11,293,910,791	1.1675%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	5,000		149,439	
19.4	COMMERCIAL AUTO LIABILITY	68,196,599	5.18%	69,843,814	24,983,998	35.77%	2,223,984,410	3.0664%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	109,700,371	8.33%	106,972,078	57,085,001	53.36%	9,009,027,362	1.2177%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	12,982,726	0.99%	15,506,446	10,533,573	67.93%	757,172,195	1.7146%
22	AIRCRAFT	-13,668	0.00%	4,419	54,304	1228.88%	218,270,377	-0.0063%
23	FIDELITY	9,485,943	0.72%	9,423,381	7,241,157	76.84%	126,965,675	7.4713%
24	SURETY	22,351,994	1.70%	21,223,177	-5,103,633	-24.05%	736,401,287	3.0353%
26	BURGLARY & THEFT	1,750,489	0.13%	1,915,600	336,023	17.54%	16,380,343	10.6865%
27	BOILER & MACHINERY	833,196	0.06%	824,962	186,675	22.63%	102,559,237	0.8124%
34	GRAND TOTAL-ALL LINES:	1,317,160,409	100.00%	1,343,736,963	624,844,861	46.50%	56,674,480,900	2.3241%

**PROGRESSIVE GRP (Group # 155)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
09	INLAND MARINE	12,774,216	1.13%	12,920,545	6,626,500	51.29%	1,685,312,995	0.7580%
16	WORKERS' COMPENSATION	0	0.00%	0	5,546		8,980,918,860	
17	OTHER LIABILITY	11,236,193	0.99%	10,271,622	3,252,967	31.67%	4,500,895,679	0.2496%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	114,833		37,649	
19.2	PRIVATE PASSENGER AUTO LIABILITY	477,052,661	42.17%	476,227,788	269,225,638	56.53%	11,293,910,791	4.2240%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	15,399		149,439	
19.4	COMMERCIAL AUTO LIABILITY	185,512,862	16.40%	201,636,026	127,988,233	63.47%	2,223,984,410	8.3415%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	378,934,156	33.50%	375,659,106	242,891,060	64.66%	9,009,027,362	4.2062%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	63,789,968	5.64%	62,898,795	45,110,028	71.72%	757,172,195	8.4248%
23	FIDELITY	1,859,459	0.16%	1,353,337	-169,316	-12.51%	126,965,675	1.4645%
24	SURETY	102,503	0.01%	58,184	2,509	4.31%	736,401,287	0.0139%
33	AGGREGATE WRITE-INS FOR OTHER LINES	-41	0.00%	4,735	-557	-11.76%	288,869,622	0.0000%
34	GRAND TOTAL-ALL LINES:	1,131,261,977	100.00%	1,141,030,138	695,062,840	60.92%	56,674,480,900	1.9961%

**ALLIANZ INS GRP (Group # 761)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	35,537,108	<b>3.28%</b>	38,004,325	10,178,246	26.78%	1,041,209,250	3.4131%
02.1	ALLIED LINES	14,766,159	<b>1.36%</b>	16,331,879	-4,711,018	-28.85%	678,128,454	2.1775%
02.2	MULTIPLE PERIL CROP	0	<b>0.00%</b>	0	-389,901		190,177,251	
03	FARMOWNERS MULTIPLE PERIL	8,615,380	<b>0.79%</b>	8,481,666	6,295,492	74.22%	203,141,062	4.2411%
04	HOMEOWNERS MULTIPLE PERIL	168,509,933	<b>15.54%</b>	165,488,383	113,190,852	68.40%	6,452,737,174	2.6114%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	183,486,732	<b>16.92%</b>	184,183,165	79,319,443	43.07%	2,653,425,508	6.9151%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	144,940,703	<b>13.37%</b>	154,928,100	32,837,603	21.20%	1,817,039,005	7.9768%
08	OCEAN MARINE	26,535,856	<b>2.45%</b>	28,400,360	5,808,060	20.45%	286,608,760	9.2586%
09	INLAND MARINE	153,299,206	<b>14.14%</b>	152,134,470	46,616,449	30.64%	1,685,312,995	9.0962%
10	FINANCIAL GUARANTY	0	<b>0.00%</b>	18,374	-918	-5.00%	347,387,829	
11	MEDICAL MALPRACTICE	25,336,763	<b>2.34%</b>	24,834,929	14,589,578	58.75%	639,563,252	3.9616%
12	EARTHQUAKE	32,275,191	<b>2.98%</b>	32,726,592	5,880,377	17.97%	1,117,297,971	2.8887%
13	GROUP A AND H	1,683,414	<b>0.16%</b>	807,738	278,662	34.50%	198,284,538	0.8490%
15.1	COLLECTIVELY RENEWABLE A&H	0	<b>0.00%</b>	0	-1		596,808	
15.5	OTHER ACCIDENT ONLY	0	<b>0.00%</b>	0	3,323		12,170,252	
16	WORKERS' COMPENSATION	62,867,494	<b>5.80%</b>	68,436,964	50,877,993	74.34%	8,980,918,860	0.7000%
17	OTHER LIABILITY	105,623,226	<b>9.74%</b>	110,424,007	-23,587,695	-21.36%	4,500,895,679	2.3467%
18	PRODUCTS LIABILITY	11,826,048	<b>1.09%</b>	12,316,207	184,382,423	1497.07%	219,351,602	5.3914%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	<b>0.00%</b>	0	1,265		37,649	
19.2	PRIVATE PASSENGER AUTO LIABILITY	16,324,532	<b>1.51%</b>	16,131,803	17,875,648	110.81%	11,293,910,791	0.1445%
19.3	COMMERCIAL AUTO NO-FAULT	0	<b>0.00%</b>	0	7,343		149,439	
19.4	COMMERCIAL AUTO LIABILITY	10,033,748	<b>0.93%</b>	10,783,743	2,583,799	23.96%	2,223,984,410	0.4512%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	17,081,177	<b>1.58%</b>	16,358,954	12,409,891	75.86%	9,009,027,362	0.1896%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	2,427,044	<b>0.22%</b>	2,611,971	1,683,051	64.44%	757,172,195	0.3205%
22	AIRCRAFT	13,841,185	<b>1.28%</b>	9,911,642	4,766,658	48.09%	218,270,377	6.3413%
23	FIDELITY	870	<b>0.00%</b>	341	-2,069	-606.74%	126,965,675	0.0007%
24	SURETY	21,860,654	<b>2.02%</b>	16,553,908	8,409,965	50.80%	736,401,287	2.9686%
26	BURGLARY & THEFT	1,763	<b>0.00%</b>	1,628	7,458	458.11%	16,380,343	0.0108%
27	BOILER & MACHINERY	2,260,902	<b>0.21%</b>	2,322,893	119,166	5.13%	102,559,237	2.2045%
28	CREDIT	25,254,877	<b>2.33%</b>	24,284,663	12,970,328	53.41%	109,044,645	23.1601%
33	AGGREGATE WRITE-INS FOR OTHER LINES	-12,398	<b>0.00%</b>	4,798,530	1,209,416	25.20%	288,869,622	-0.0043%
34	GRAND TOTAL-ALL LINES:	1,084,377,567	<b>100.00%</b>	1,101,277,235	583,610,887	52.99%	56,674,480,900	1.9133%

**SAFECO INS GRP (Group # 163)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	28,612,593	2.75%	26,519,603	12,242,194	46.16%	1,041,209,250	2.7480%
02.1	ALLIED LINES	42,814,903	4.12%	41,619,445	15,256,124	36.66%	678,128,454	6.3137%
03	FARMOWNERS MULTIPLE PERIL	46,945	0.00%	49,699	-6,410	-12.90%	203,141,062	0.0231%
04	HOMEOWNERS MULTIPLE PERIL	167,100,324	16.08%	177,071,549	97,460,725	55.04%	6,452,737,174	2.5896%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	70,674,193	6.80%	70,880,426	31,927,486	45.04%	2,653,425,508	2.6635%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	58,351,569	5.61%	59,897,350	7,582,182	12.66%	1,817,039,005	3.2114%
09	INLAND MARINE	15,055,177	1.45%	15,037,802	4,768,092	31.71%	1,685,312,995	0.8933%
10	FINANCIAL GUARANTY	0	0.00%	0	247		347,387,829	
11	MEDICAL MALPRACTICE	157,834	0.02%	200,991	-557,437	-277.34%	639,563,252	0.0247%
12	EARTHQUAKE	32,195,000	3.10%	30,473,982	10,633	0.03%	1,117,297,971	2.8815%
15.3	GUARANTEED RENEWABLE A&H	196,842	0.02%	177,641	353,629	199.07%	85,306,120	0.2307%
16	WORKERS' COMPENSATION	36,297,326	3.49%	39,482,914	10,510,042	26.62%	8,980,918,860	0.4042%
17	OTHER LIABILITY	50,548,031	4.86%	49,866,198	7,385,976	14.81%	4,500,895,679	1.1231%
18	PRODUCTS LIABILITY	883,779	0.09%	1,006,478	-1,395,307	-138.63%	219,351,602	0.4029%
19.2	PRIVATE PASSENGER AUTO LIABILITY	203,920,597	19.62%	200,466,629	150,481,017	75.07%	11,293,910,791	1.8056%
19.4	COMMERCIAL AUTO LIABILITY	77,413,957	7.45%	78,390,650	46,054,390	58.75%	2,223,984,410	3.4809%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	163,963,032	15.77%	161,098,437	93,496,287	58.04%	9,009,027,362	1.8200%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	17,990,962	1.73%	18,439,762	8,915,901	48.35%	757,172,195	2.3761%
22	AIRCRAFT	0	0.00%	0	0		218,270,377	
23	FIDELITY	209,272	0.02%	190,123	49,842	26.22%	126,965,675	0.1648%
24	SURETY	72,593,038	6.98%	66,927,031	10,383,391	15.51%	736,401,287	9.8578%
26	BURGLARY & THEFT	105,404	0.01%	100,942	12,622	12.50%	16,380,343	0.6435%
27	BOILER & MACHINERY	255,324	0.02%	241,219	29,441	12.21%	102,559,237	0.2490%
34	GRAND TOTAL-ALL LINES:	1,039,386,101	100.00%	1,038,138,873	494,961,069	47.68%	56,674,480,900	1.8340%

**CHUBB & SON INC GRP (Group # 38)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	1,701,301	0.16%	1,637,492	749,861	45.79%	1,041,209,250	0.1634%
02.1	ALLIED LINES	780,055	0.08%	650,350	108,144	16.63%	678,128,454	0.1150%
04	HOMEOWNERS MULTIPLE PERIL	80,035,828	7.73%	78,345,073	92,383,294	117.92%	6,452,737,174	1.2403%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	136,887,685	13.22%	142,980,212	42,461,983	29.70%	2,653,425,508	5.1589%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	92,350,636	8.92%	93,838,879	8,032,723	8.56%	1,817,039,005	5.0825%
08	OCEAN MARINE	12,340,314	1.19%	10,955,082	3,933,282	35.90%	286,608,760	4.3056%
09	INLAND MARINE	40,892,402	3.95%	37,089,108	20,008,262	53.95%	1,685,312,995	2.4264%
11	MEDICAL MALPRACTICE	0	0.00%	0	-611,088		639,563,252	
12	EARTHQUAKE	28,469,800	2.75%	26,527,707	-11,271	-0.04%	1,117,297,971	2.5481%
13	GROUP A AND H	9,552,667	0.92%	8,689,829	2,914,444	33.54%	198,284,538	4.8177%
15.5	OTHER ACCIDENT ONLY	50,931	0.00%	34,633	6,481	18.71%	12,170,252	0.4185%
16	WORKERS' COMPENSATION	142,307,921	13.75%	157,995,458	28,285,417	17.90%	8,980,918,860	1.5846%
17	OTHER LIABILITY	307,411,921	29.70%	315,759,707	104,198,068	33.00%	4,500,895,679	6.8300%
18	PRODUCTS LIABILITY	45,359,986	4.38%	46,152,487	16,034,260	34.74%	219,351,602	20.6791%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	0		37,649	
19.2	PRIVATE PASSENGER AUTO LIABILITY	6,161,577	0.60%	5,931,794	2,989,112	50.39%	11,293,910,791	0.0546%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	0		149,439	
19.4	COMMERCIAL AUTO LIABILITY	28,081,185	2.71%	29,676,835	9,159,460	30.86%	2,223,984,410	1.2627%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	6,877,771	0.66%	7,792,665	2,537,550	32.56%	9,009,027,362	0.0763%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	6,972,499	0.67%	7,222,377	3,348,265	46.36%	757,172,195	0.9209%
22	AIRCRAFT	3,741,938	0.36%	2,061,043	1,827,485	88.67%	218,270,377	1.7144%
23	FIDELITY	28,435,134	2.75%	29,298,114	6,048,320	20.64%	126,965,675	22.3959%
24	SURETY	35,973,991	3.48%	36,648,901	28,282	0.08%	736,401,287	4.8851%
26	BURGLARY & THEFT	4,141,868	0.40%	4,017,434	20,240	0.50%	16,380,343	25.2856%
27	BOILER & MACHINERY	16,574,342	1.60%	17,260,406	1,551,626	8.99%	102,559,237	16.1608%
28	CREDIT	0	0.00%	0	-876,756		109,044,645	
34	GRAND TOTAL-ALL LINES:	1,035,101,752	100.00%	1,060,565,586	345,127,444	32.54%	56,674,480,900	1.8264%

**UNITED SERV AUTOMOBILE ASSN GRP (Group # 200)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	16,808,631	<b>1.67%</b>	16,300,951	10,049,283	61.65%	1,041,209,250	1.6143%
02.1	ALLIED LINES	12,175,822	<b>1.21%</b>	11,803,059	7,002,506	59.33%	678,128,454	1.7955%
02.3	FEDERAL FLOOD INSURANCE	4,546,605	<b>0.45%</b>	4,384,045	54,911	1.25%	153,726,393	2.9576%
04	HOMEOWNERS MULTIPLE PERIL	274,425,991	<b>27.23%</b>	281,413,122	269,949,163	95.93%	6,452,737,174	4.2529%
08	OCEAN MARINE	1,631,034	<b>0.16%</b>	1,741,032	883,747	50.76%	286,608,760	0.5691%
09	INLAND MARINE	13,549,566	<b>1.34%</b>	12,663,402	5,524,624	43.63%	1,685,312,995	0.8040%
12	EARTHQUAKE	109,294	<b>0.01%</b>	106,512	-5,691	-5.34%	1,117,297,971	0.0098%
17	OTHER LIABILITY	16,569,304	<b>1.64%</b>	16,013,929	9,922,227	61.96%	4,500,895,679	0.3681%
19.2	PRIVATE PASSENGER AUTO LIABILITY	338,092,240	<b>33.55%</b>	336,454,727	226,100,253	67.20%	11,293,910,791	2.9936%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	329,818,746	<b>32.73%</b>	325,611,687	200,705,364	61.64%	9,009,027,362	3.6610%
34	GRAND TOTAL-ALL LINES:	1,007,727,234	<b>100.00%</b>	1,006,492,467	730,186,388	72.55%	56,674,480,900	1.7781%



**CNA INS GRP (Group # 218)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	311,886	0.04%	371,609	146,638	39.46%	1,041,209,250	0.0300%
02.1	ALLIED LINES	33,105,164	3.98%	42,776,199	-9,391,687	-21.96%	678,128,454	4.8818%
03	FARMOWNERS MULTIPLE PERIL	0	0.00%	0	-137,608		203,141,062	
04	HOMEOWNERS MULTIPLE PERIL	230,649	0.03%	230,217	1,546,438	671.73%	6,452,737,174	0.0036%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	80,225,509	9.65%	81,113,866	40,524,809	49.96%	2,653,425,508	3.0235%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	70,210,854	8.45%	75,928,096	40,934,012	53.91%	1,817,039,005	3.8640%
08	OCEAN MARINE	21,853,434	2.63%	22,087,708	12,404,032	56.16%	286,608,760	7.6248%
09	INLAND MARINE	184,692,624	22.22%	184,542,764	83,592,128	45.30%	1,685,312,995	10.9590%
10	FINANCIAL GUARANTY	0	0.00%	15,860	-163,226	-1029.17%	347,387,829	
11	MEDICAL MALPRACTICE	15,848,817	1.91%	15,348,897	15,457	0.10%	639,563,252	2.4781%
12	EARTHQUAKE	76	0.00%	932	0	0.00%	1,117,297,971	0.0000%
13	GROUP A AND H	21,560,888	2.59%	-3,930,191	943,712	-24.01%	198,284,538	10.8737%
15.1	COLLECTIVELY RENEWABLE A&H	7,720	0.00%	7,720	9,670	125.26%	596,808	1.2935%
15.3	GUARANTEED RENEWABLE A&H	48,560,151	5.84%	4,868,091	32,096,021	659.31%	85,306,120	56.9246%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	1,439	0.00%	1,439	123	8.55%	9,084,869	0.0158%
16	WORKERS' COMPENSATION	71,931,039	8.65%	61,245,798	119,591,095	195.26%	8,980,918,860	0.8009%
17	OTHER LIABILITY	179,095,661	21.54%	184,181,186	65,715,965	35.68%	4,500,895,679	3.9791%
18	PRODUCTS LIABILITY	1,139,682	0.14%	836,386	-1,420,873	-169.88%	219,351,602	0.5196%
19.2	PRIVATE PASSENGER AUTO LIABILITY	0	0.00%	48	4,247,589	8849143.75%	11,293,910,791	
19.4	COMMERCIAL AUTO LIABILITY	43,530,831	5.24%	48,964,678	39,992,311	81.68%	2,223,984,410	1.9573%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	0	0.00%	0	-1,589,757		9,009,027,362	
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	6,987,204	0.84%	7,124,815	4,614,393	64.77%	757,172,195	0.9228%
22	AIRCRAFT	-4,584	0.00%	-4,584	3,006	-65.58%	218,270,377	-0.0021%
23	FIDELITY	5,125,729	0.62%	5,319,246	251,781	4.73%	126,965,675	4.0371%
24	SURETY	39,730,848	4.78%	40,825,167	-1,026,435	-2.51%	736,401,287	5.3953%
26	BURGLARY & THEFT	154,279	0.02%	140,485	44,460	31.65%	16,380,343	0.9419%
27	BOILER & MACHINERY	7,116,581	0.86%	7,790,545	8,816,283	113.17%	102,559,237	6.9390%
28	CREDIT	33,287	0.00%	160,529	-4,195,111	-2613.30%	109,044,645	0.0305%
33	AGGREGATE WRITE-INS FOR OTHER LINES	-94,915	-0.01%	6,179,068	7,183,707	116.26%	288,869,622	-0.0329%
34	GRAND TOTAL-ALL LINES:	831,354,853	100.00%	786,126,574	444,748,933	56.57%	56,674,480,900	1.4669%

**Ace Ltd Grp (Group # 626)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	5,327,995	0.76%	4,697,915	12,113,788	257.85%	1,041,209,250	0.5117%
02.1	ALLIED LINES	3,585,102	0.51%	3,323,666	6,252,780	188.13%	678,128,454	0.5287%
02.2	MULTIPLE PERIL CROP	38,304,715	5.49%	38,366,482	18,505,371	48.23%	190,177,251	20.1416%
03	FARMOWNERS MULTIPLE PERIL	1,952,723	0.28%	2,239,950	4,958,720	221.38%	203,141,062	0.9613%
04	HOMEOWNERS MULTIPLE PERIL	0	0.00%	0	-1,940,928		6,452,737,174	
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	61,251,176	8.77%	60,707,782	20,200,404	33.27%	2,653,425,508	2.3084%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	10,724,768	1.54%	12,136,808	-5,315,034	-43.79%	1,817,039,005	0.5902%
08	OCEAN MARINE	6,405,028	0.92%	10,104,415	-36,695,719	-363.17%	286,608,760	2.2348%
09	INLAND MARINE	18,350,850	2.63%	18,231,896	45,228,958	248.08%	1,685,312,995	1.0889%
10	FINANCIAL GUARANTY	8,528,023	1.22%	1,476,368	0	0.00%	347,387,829	2.4549%
11	MEDICAL MALPRACTICE	6,715,456	0.96%	6,675,402	4,916,174	73.65%	639,563,252	1.0500%
12	EARTHQUAKE	138,067	0.02%	118,586	215,527	181.75%	1,117,297,971	0.0124%
13	GROUP A AND H	30,302,419	4.34%	29,567,283	18,601,172	62.91%	198,284,538	15.2823%
14	CREDIT A&H(GRP&IND)	0	0.00%	0	0		28,635,324	
15.5	OTHER ACCIDENT ONLY	0	0.00%	0	79,525		12,170,252	
15.7	ALL OTHER ACCIDENT AND HEALTH	0	0.00%	0	-3,072		12,715,002	
16	WORKERS' COMPENSATION	205,143,519	29.38%	201,046,602	54,499,506	27.11%	8,980,918,860	2.2842%
17	OTHER LIABILITY	228,157,324	32.67%	225,347,084	76,619,381	34.00%	4,500,895,679	5.0692%
18	PRODUCTS LIABILITY	9,683,262	1.39%	11,698,299	10,694,114	91.42%	219,351,602	4.4145%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	244,658		37,649	
19.2	PRIVATE PASSENGER AUTO LIABILITY	0	0.00%	0	-866,443		11,293,910,791	
19.3	COMMERCIAL AUTO NO-FAULT	136	0.00%	6	74	1233.33%	149,439	0.0910%
19.4	COMMERCIAL AUTO LIABILITY	31,813,392	4.56%	29,232,912	11,128,962	38.07%	2,223,984,410	1.4305%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	0	0.00%	0	20,207		9,009,027,362	
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	1,279,691	0.18%	1,769,840	768,051	43.40%	757,172,195	0.1690%
22	AIRCRAFT	14,201,193	2.03%	14,364,145	2,642,382	18.40%	218,270,377	6.5062%
23	FIDELITY	1,390,310	0.20%	1,382,469	509,732	36.87%	126,965,675	1.0950%
24	SURETY	9,725,500	1.39%	8,321,499	362,617	4.36%	736,401,287	1.3207%
26	BURGLARY & THEFT	534,759	0.08%	525,047	148,262	28.24%	16,380,343	3.2646%
27	BOILER & MACHINERY	51,115	0.01%	62,852	-414,917	-660.15%	102,559,237	0.0498%
28	CREDIT	4,719,774	0.68%	4,770,093	-370,072	-7.76%	109,044,645	4.3283%
33	AGGREGATE WRITE-INS FOR OTHER LINES	0	0.00%	0	-5,676,606		288,869,622	
34	GRAND TOTAL-ALL LINES:	698,286,297	100.00%	686,167,401	237,427,574	34.60%	56,674,480,900	1.2321%

**Balboa Ins Grp (Group # 1330)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	194,121,396	<b>30.27%</b>	139,143,009	28,768,926	20.68%	1,041,209,250	18.6438%
02.1	ALLIED LINES	163,894,088	<b>25.55%</b>	116,629,332	35,844,767	30.73%	678,128,454	24.1686%
04	HOMEOWNERS MULTIPLE PERIL	94,214,181	<b>14.69%</b>	97,624,334	57,966,141	59.38%	6,452,737,174	1.4601%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	1,333	<b>0.00%</b>	1,524	-184,203	-12086.81%	2,653,425,508	0.0001%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	0	<b>0.00%</b>	0	-103,301		1,817,039,005	
09	INLAND MARINE	1,397,232	<b>0.22%</b>	1,256,449	175,134	13.94%	1,685,312,995	0.0829%
12	EARTHQUAKE	193,640	<b>0.03%</b>	304,214	-8,408	-2.76%	1,117,297,971	0.0173%
13	GROUP A AND H	-113	<b>0.00%</b>	-113	-258,545	228800.88%	198,284,538	-0.0001%
17	OTHER LIABILITY	6,675,228	<b>1.04%</b>	1,085,064	-2,708,481	-249.61%	4,500,895,679	0.1483%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	828	<b>0.00%</b>	200	612	306.00%	37,649	2.1993%
19.2	PRIVATE PASSENGER AUTO LIABILITY	44,535,107	<b>6.94%</b>	47,277,280	24,582,424	52.00%	11,293,910,791	0.3943%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	36,205,951	<b>5.65%</b>	39,314,581	28,284,742	71.94%	9,009,027,362	0.4019%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	97,832,359	<b>15.25%</b>	88,610,222	39,074,850	44.10%	757,172,195	12.9208%
33	AGGREGATE WRITE-INS FOR OTHER LINES	2,301,137	<b>0.36%</b>	2,301,137	52,534	2.28%	288,869,622	0.7966%
34	GRAND TOTAL-ALL LINES:	641,372,370	<b>100.00%</b>	533,547,234	211,487,193	39.64%	56,674,480,900	1.1317%

**American Financial Grp (Group # 84)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	2,444,669	<b>0.45%</b>	1,723,834	20,346	1.18%	1,041,209,250	0.2348%
02.1	ALLIED LINES	5,368,797	<b>0.98%</b>	4,988,565	481,669	9.66%	678,128,454	0.7917%
02.2	MULTIPLE PERIL CROP	22,336,231	<b>4.08%</b>	22,916,616	27,929,997	121.88%	190,177,251	11.7450%
02.3	FEDERAL FLOOD INSURANCE	8,128	<b>0.00%</b>	3,907	0	0.00%	153,726,393	0.0053%
03	FARMOWNERS MULTIPLE PERIL	3,402,932	<b>0.62%</b>	3,596,815	1,091,948	30.36%	203,141,062	1.6752%
04	HOMEOWNERS MULTIPLE PERIL	0	<b>0.00%</b>	2,164	-181,287	-8377.40%	6,452,737,174	
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	16,728,224	<b>3.06%</b>	15,994,845	-1,020,226	-6.38%	2,653,425,508	0.6304%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	16,192,108	<b>2.96%</b>	16,440,672	41,316,707	251.31%	1,817,039,005	0.8911%
08	OCEAN MARINE	6,494,688	<b>1.19%</b>	6,670,878	590,783	8.86%	286,608,760	2.2660%
09	INLAND MARINE	36,854,524	<b>6.74%</b>	35,557,400	14,850,407	41.76%	1,685,312,995	2.1868%
12	EARTHQUAKE	-12,298	<b>0.00%</b>	2,912,355	407	0.01%	1,117,297,971	-0.0011%
13	GROUP A AND H	2,029,540	<b>0.37%</b>	1,678,810	446,217	26.58%	198,284,538	1.0235%
16	WORKERS' COMPENSATION	213,881,472	<b>39.09%</b>	217,857,341	45,752,340	21.00%	8,980,918,860	2.3815%
17	OTHER LIABILITY	106,284,652	<b>19.42%</b>	104,206,132	59,125,629	56.74%	4,500,895,679	2.3614%
18	PRODUCTS LIABILITY	3,864	<b>0.00%</b>	12,175	1,199,723	9853.99%	219,351,602	0.0018%
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,453,433	<b>0.27%</b>	1,567,862	1,395,498	89.01%	11,293,910,791	0.0129%
19.3	COMMERCIAL AUTO NO-FAULT	500	<b>0.00%</b>	335	0	0.00%	149,439	0.3346%
19.4	COMMERCIAL AUTO LIABILITY	42,668,200	<b>7.80%</b>	39,715,704	29,272,099	73.70%	2,223,984,410	1.9185%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	4,352,809	<b>0.80%</b>	4,692,208	1,966,293	41.91%	9,009,027,362	0.0483%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	9,515,274	<b>1.74%</b>	9,895,965	6,895,243	69.68%	757,172,195	1.2567%
22	AIRCRAFT	0	<b>0.00%</b>	0	-245,928		218,270,377	
23	FIDELITY	6,823,390	<b>1.25%</b>	5,658,816	845,436	14.94%	126,965,675	5.3742%
24	SURETY	18,807,393	<b>3.44%</b>	18,334,098	4,210,804	22.97%	736,401,287	2.5540%
26	BURGLARY & THEFT	85,842	<b>0.02%</b>	82,411	1,077	1.31%	16,380,343	0.5241%
27	BOILER & MACHINERY	496,301	<b>0.09%</b>	432,614	0	0.00%	102,559,237	0.4839%
28	CREDIT	5,604,860	<b>1.02%</b>	5,705,031	619,546	10.86%	109,044,645	5.1400%
33	AGGREGATE WRITE-INS FOR OTHER LINES	25,342,952	<b>4.63%</b>	54,598,918	-3,812,949	-6.98%	288,869,622	8.7731%
34	GRAND TOTAL-ALL LINES:	547,168,485	<b>100.00%</b>	575,246,472	232,751,786	40.46%	56,674,480,900	0.9655%

**Infinity Prop & Cas Ins Grp (Group # 3495)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
19.2	PRIVATE PASSENGER AUTO LIABILITY	330,095,167	<b>61.04%</b>	322,542,948	149,481,137	46.34%	11,293,910,791	2.9228%
19.4	COMMERCIAL AUTO LIABILITY	6,858,617	<b>1.27%</b>	6,202,062	1,941,744	31.31%	2,223,984,410	0.3084%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	202,148,222	<b>37.38%</b>	201,672,219	104,998,322	52.06%	9,009,027,362	2.2438%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	1,721,109	<b>0.32%</b>	1,506,414	818,776	54.35%	757,172,195	0.2273%
34	GRAND TOTAL-ALL LINES:	540,823,115	<b>100.00%</b>	531,923,643	257,239,979	48.36%	56,674,480,900	0.9543%

**CALIFORNIA EARTHQUAKE AUTHORITY (NAIC # 10779)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concen- tration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Share By Line
12	EARTHQUAKE	498,476,831	<b>100.00%</b>	486,546,716	11,879	0.00%	1,117,297,971	44.6145%
34	GRAND TOTAL-ALL LINES:	498,476,831	<b>100.00%</b>	486,546,716	11,879	0.00%	56,674,480,900	0.8795%

**QBE INS GRP (Group # 796)**  
**2007 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	7,568,729	1.57%	8,807,241	2,303,667	26.16%	1,041,209,250	0.7269%
02.1	ALLIED LINES	7,235,879	1.50%	7,616,675	1,473,504	19.35%	678,128,454	1.0670%
03	FARMOWNERS MULTIPLE PERIL	4,121,123	0.85%	4,232,710	1,634,776	38.62%	203,141,062	2.0287%
04	HOMEOWNERS MULTIPLE PERIL	22,122,805	4.58%	23,170,238	7,585,894	32.74%	6,452,737,174	0.3428%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	34,310,875	7.10%	34,652,801	12,936,323	37.33%	2,653,425,508	1.2931%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	26,214,544	5.43%	24,472,806	6,377,476	26.06%	1,817,039,005	1.4427%
08	OCEAN MARINE	0	0.00%	0	-651,630		286,608,760	
09	INLAND MARINE	46,952,017	9.72%	50,811,009	7,940,690	15.63%	1,685,312,995	2.7860%
11	MEDICAL MALPRACTICE	0	0.00%	0	-1,266,616		639,563,252	
12	EARTHQUAKE	583,377	0.12%	595,330	59,641	10.02%	1,117,297,971	0.0522%
13	GROUP A AND H	9,761,094	2.02%	9,761,094	10,514,936	107.72%	198,284,538	4.9228%
16	WORKERS' COMPENSATION	109,251,490	22.62%	108,818,067	51,872,589	47.67%	8,980,918,860	1.2165%
17	OTHER LIABILITY	23,076,723	4.78%	22,408,081	14,561,867	64.98%	4,500,895,679	0.5127%
18	PRODUCTS LIABILITY	269,037	0.06%	323,694	100,805	31.14%	219,351,602	0.1227%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	511	0.00%	111,747	24,097	21.56%	37,649	1.3573%
19.2	PRIVATE PASSENGER AUTO LIABILITY	57,797,311	11.97%	59,488,619	32,147,155	54.04%	11,293,910,791	0.5118%
19.3	COMMERCIAL AUTO NO-FAULT	33,599	0.01%	25,845	982,494	3801.49%	149,439	22.4834%
19.4	COMMERCIAL AUTO LIABILITY	69,793,826	14.45%	67,609,089	47,362,288	70.05%	2,223,984,410	3.1382%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	26,188,823	5.42%	26,090,067	16,633,325	63.75%	9,009,027,362	0.2907%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	21,502,248	4.45%	20,346,007	12,251,742	60.22%	757,172,195	2.8398%
22	AIRCRAFT	-67,813	-0.01%	-2,826	-706	24.98%	218,270,377	-0.0311%
23	FIDELITY	42,472	0.01%	30,858	-61,137	-198.12%	126,965,675	0.0335%
24	SURETY	8,395	0.00%	6,683	15,721	235.24%	736,401,287	0.0011%
26	BURGLARY & THEFT	36,979	0.01%	32,681	35,136	107.51%	16,380,343	0.2258%
27	BOILER & MACHINERY	54,370	0.01%	67,818	17,869	26.35%	102,559,237	0.0530%
28	CREDIT	62,000	0.01%	51,244	11,897	23.22%	109,044,645	0.0569%
33	AGGREGATE WRITE-INS FOR OTHER LINES	16,092,584	3.33%	19,580,033	10,587,622	54.07%	288,869,622	5.5709%
34	GRAND TOTAL-ALL LINES:	483,012,996	100.00%	489,107,611	235,451,429	48.14%	56,674,480,900	0.8523%